HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Hamilton and Brantford CMAs

Date Released: September 2016

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Canada

CMHC SCHL

Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

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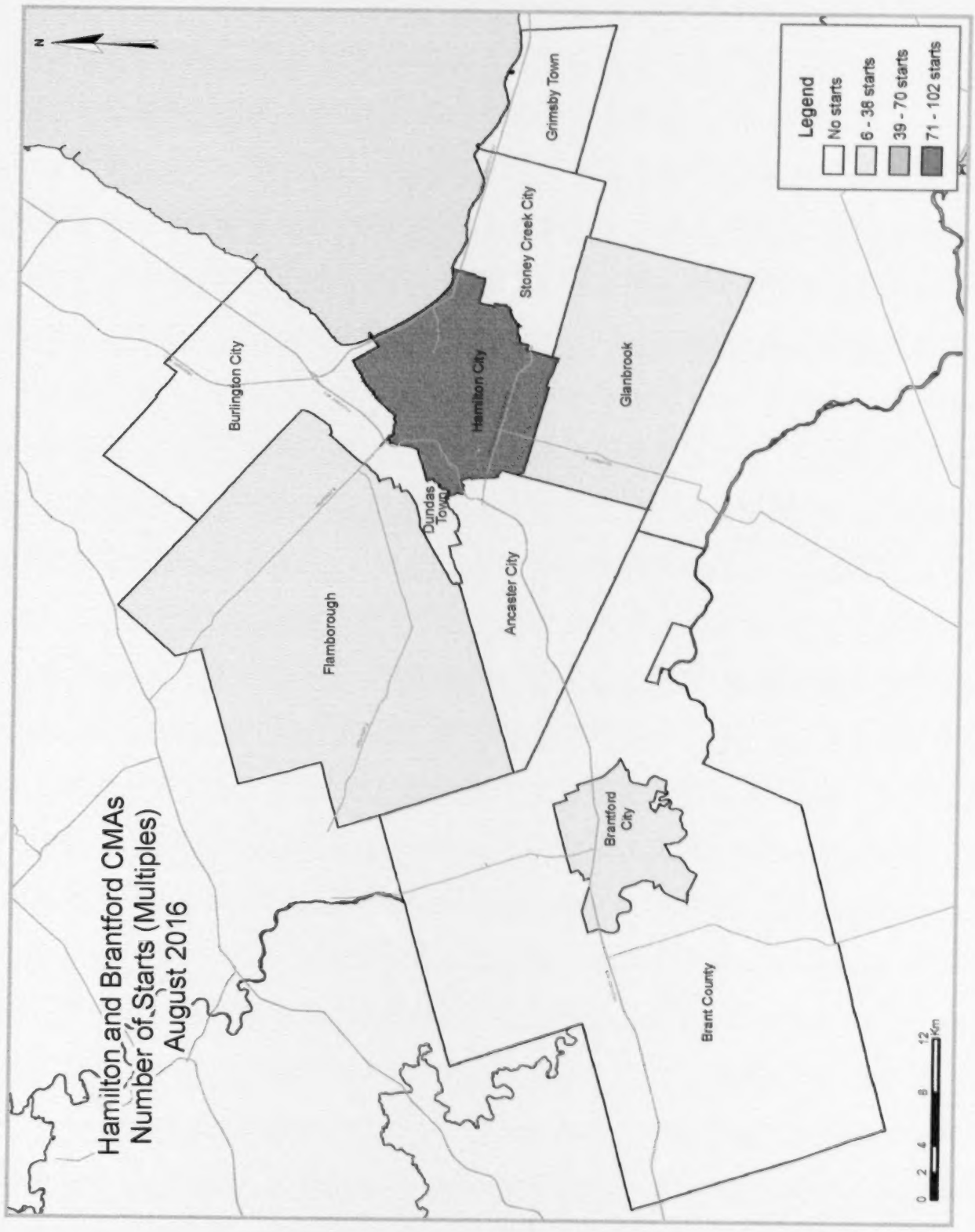
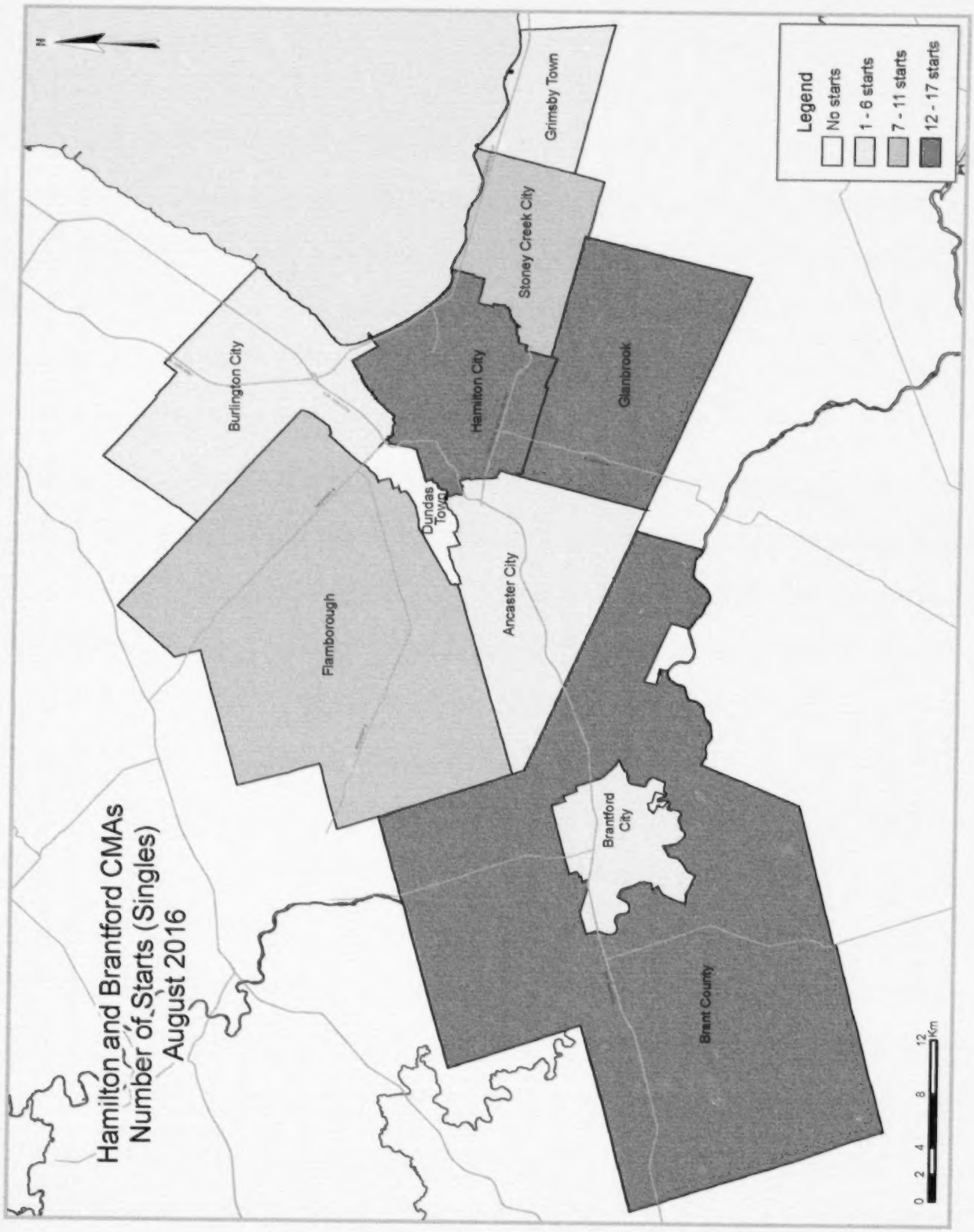
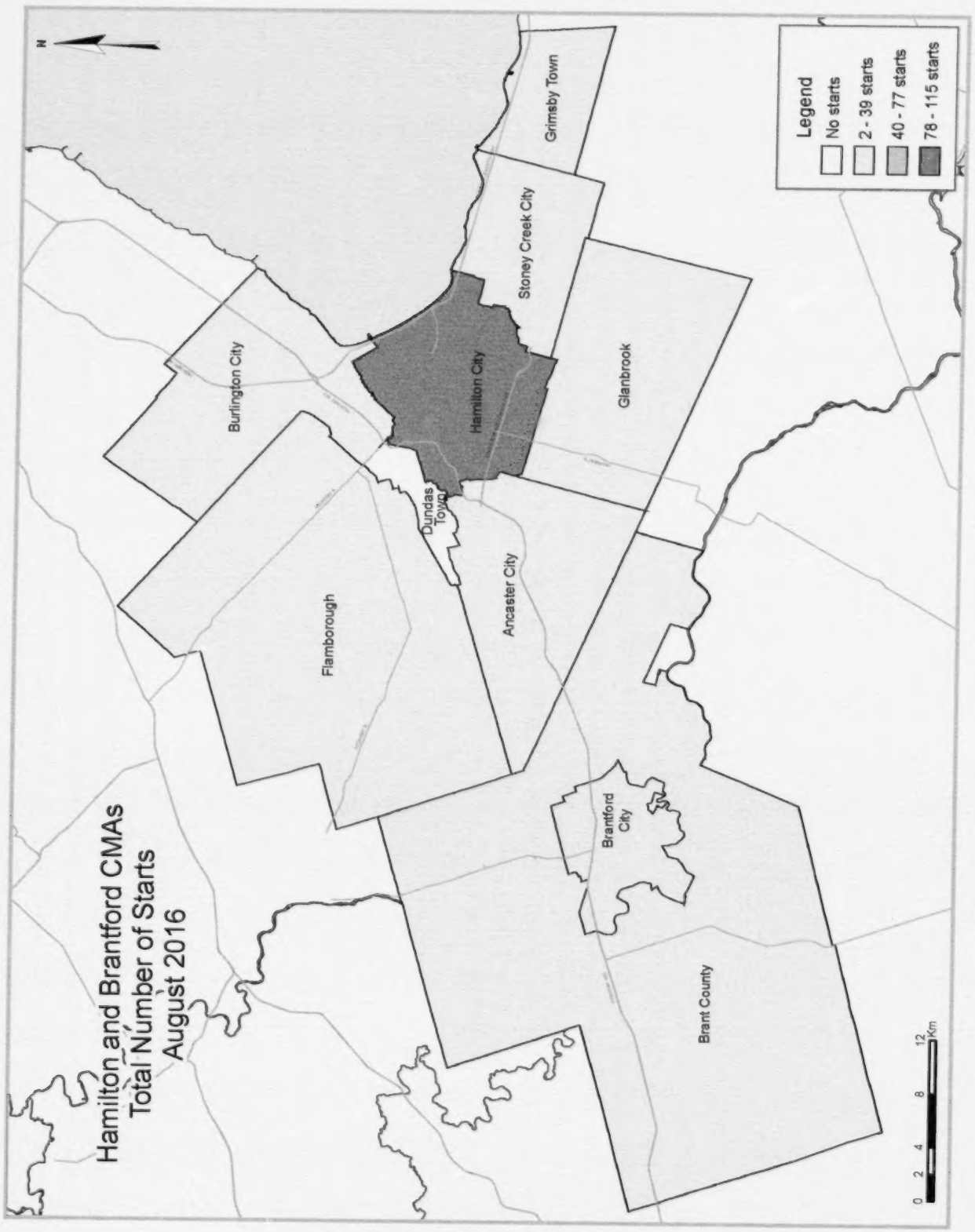
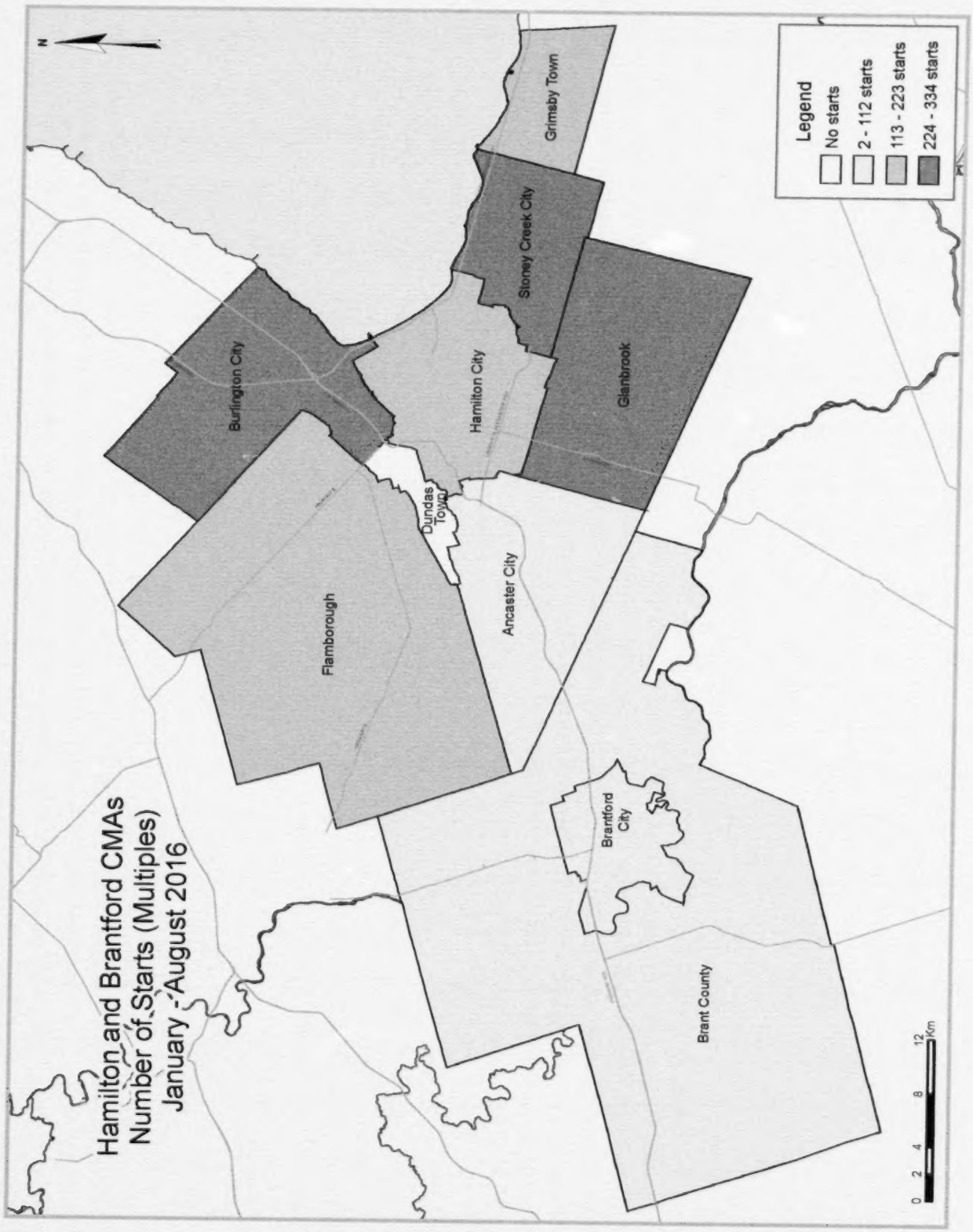
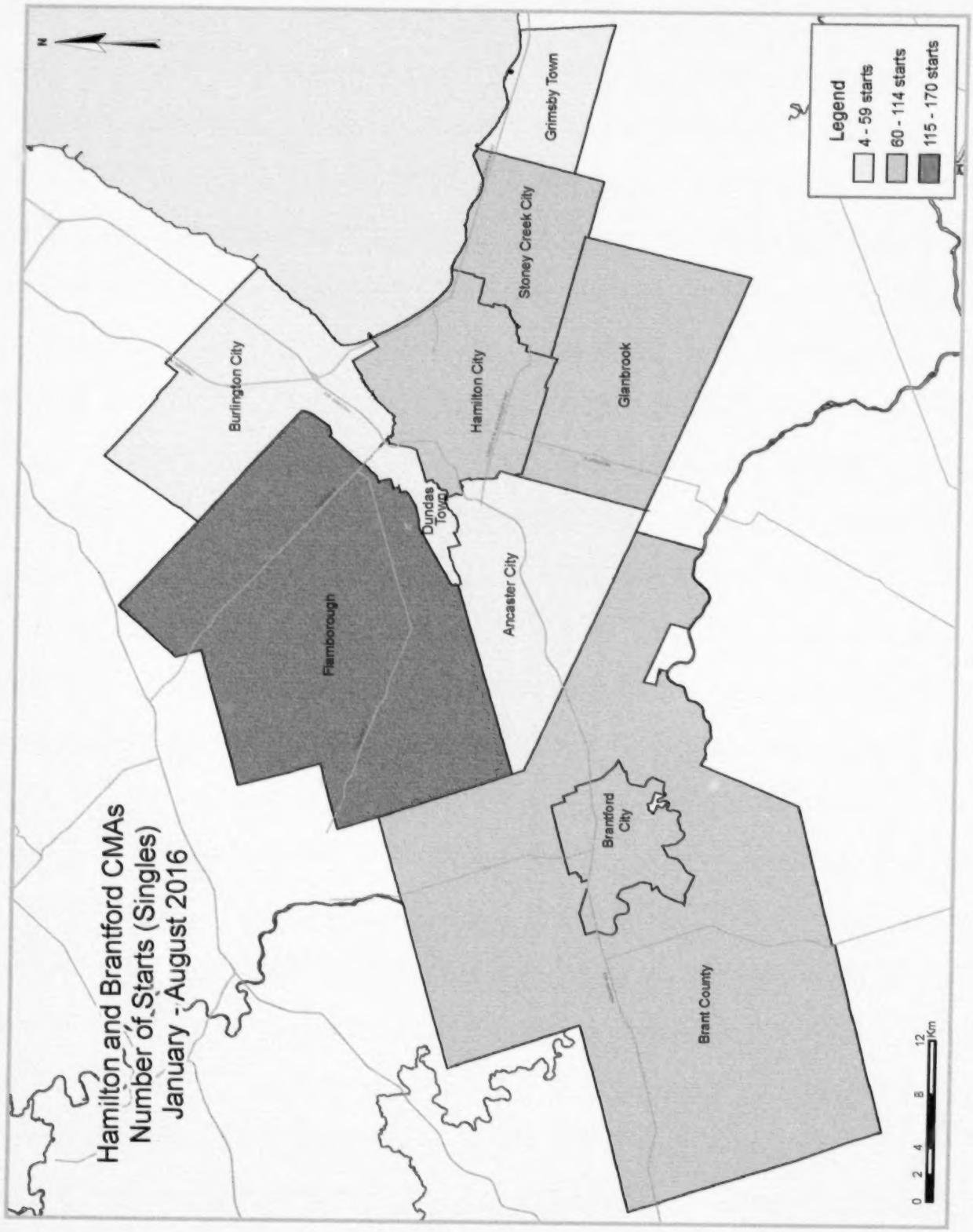
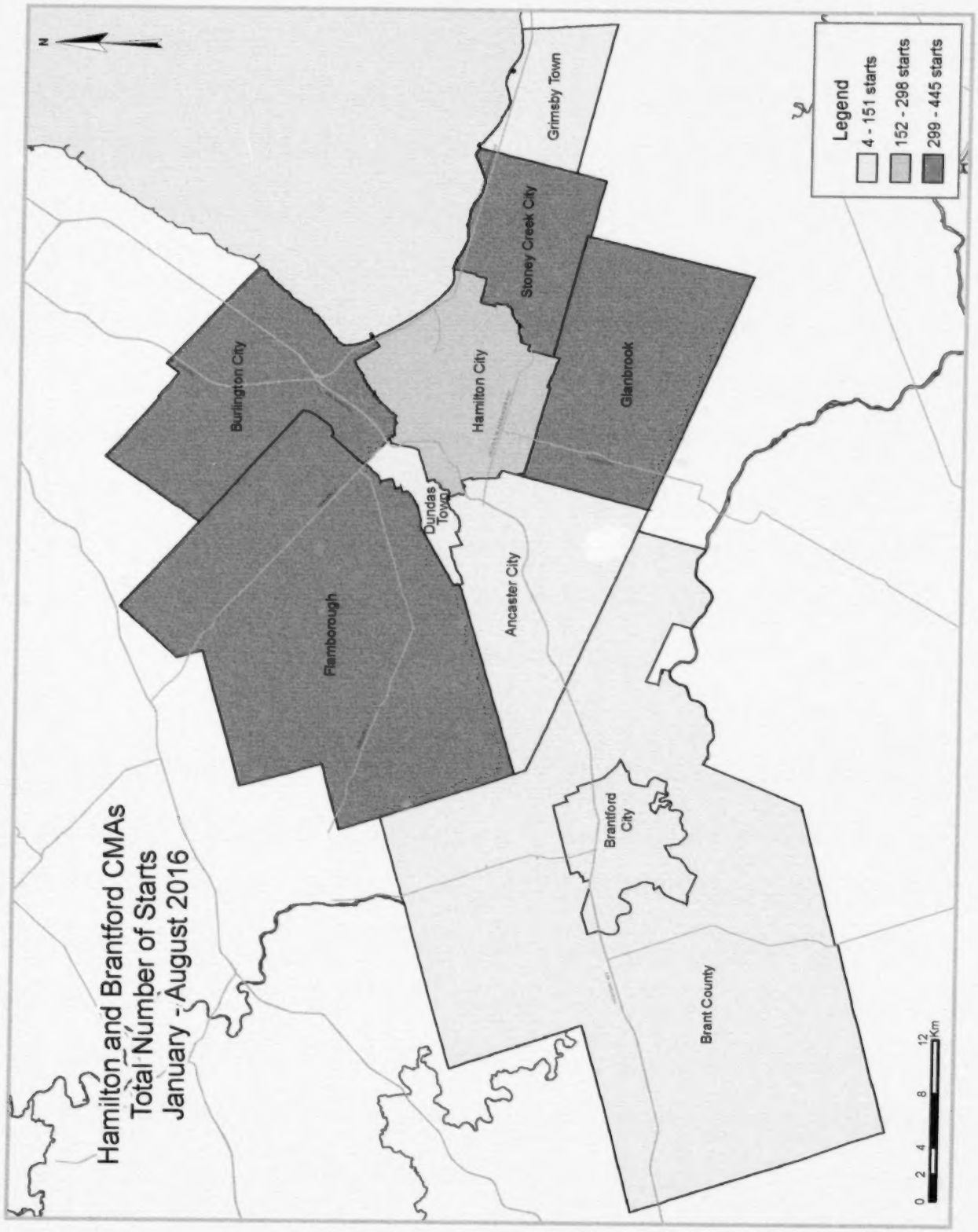

Hamilton and Brantford CMAs
Number of Starts (Multiples)
August 2016
N
Legend
No starts
6 - 38 starts
39 - 70 starts
71 - 102 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
August 2016
N
Legend
No starts
1 - 6 starts
7 - 11 starts
12 - 17 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
August 2016
N
Legend
No starts
2 - 39 starts
40 - 77 starts
78 - 115 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - August 2016
N
Legend
No starts
2 - 112 starts
113 - 223 starts
224 - 334 starts
Grimsby Town
Stoney Creek City
Glanbrook
Hamilton City
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - August 2016
N
Legend
4 - 59 starts
60 - 114 starts
115 - 170 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
January - August 2016
N
Legend
4 - 151 starts
152 - 298 starts
299 - 445 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Flamborough
Dundas Town
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend) August 2016		
Hamilton CMA[1]	July 2016	August 2016
Trend[2]	3,164	3,069
SAAR	4,283	2,168
	August 2015	August 2016
Actual		
August - Single-Detached	93	50
August - Multiples	60	129
August - Total	153	179
January to August - Single-Detached	775	519
January to August - Multiples	393	1,407
January to August - Total	1,168	1,926

Table 1b: Housing Starts (SAAR and Trend) August 2016		
Brantford CMA[1]	July 2016	August 2016
Trend[2]	401	382
SAAR	397	261
	August 2015	August 2016
Actual		
August - Single-Detached	28	18
August - Multiples	31	6
August - Total	59	24
January to August - Single-Detached	181	168
January to August - Multiples	290	46
January to August - Total	471	214

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1a: Housing Activity Summary of Hamilton CMA
August 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
August 2016	50	2	27	0	0	0	0	100	179
August 2015	93	4	24	0	0	32	0	0	153
% Change	-46.2	-50.0	12.5	n/a	n/a	-100.0	n/a	n/a	17.0
Year-to-date 2016	519	110	647	0	0	422	0	228	1,926
Year-to-date 2015	773	10	250	2	44	87	2	0	1,168
% Change	-32.9	**	158.8	-100.0	-100.0	**	-100.0	n/a	64.9
UNDER CONSTRUCTION									
August 2016	550	80	700	4	19	996	120	275	2,744
August 2015	753	12	359	2	62	294	146	279	1,907
% Change	-27.0	**	95.0	100.0	-69.4	**	-17.8	-1.4	43.9
COMPLETIONS									
August 2016	42	12	30	0	0	0	0	155	239
August 2015	76	4	14	0	44	78	0	0	216
% Change	-44.7	200.0	114.3	n/a	-100.0	-100.0	n/a	n/a	10.6
Year-to-date 2016	565	48	328	0	10	22	14	246	1,233
Year-to-date 2015	687	100	501	4	190	301	38	160	1,981
% Change	-17.8	-52.0	-34.5	-100.0	-94.7	-92.7	-63.2	53.8	-37.8
COMPLETED & NOT ABSORBED									
August 2016	74	26	146	0	17	3	n/a	n/a	266
August 2015	77	0	97	0	50	73	n/a	n/a	297
% Change	-3.9	n/a	50.5	n/a	-66.0	-95.9	n/a	n/a	-10.4
ABSORBED									
August 2016	54	10	55	0	0	0	n/a	n/a	119
August 2015	81	6	7	0	12	20	n/a	n/a	126
% Change	-33.3	66.7	**	n/a	-100.0	-100.0	n/a	n/a	-5.6
Year-to-date 2016	600	23	319	1	29	22	n/a	n/a	994
Year-to-date 2015	673	101	415	6	145	231	n/a	n/a	1,571
% Change	-10.8	-77.2	-23.1	-83.3	-80.0	-90.5	n/a	n/a	-36.7

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Brantford CMA
August 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
August 2016	18	6	0	0	0	0	0	0	24
August 2015	28	6	25	0	0	0	0	0	59
% Change	-35.7	0.0	-100.0	n/a	n/a	n/a	n/a	n/a	-59.3
Year-to-date 2016	168	10	18	0	6	12	0	0	214
Year-to-date 2015	180	10	115	1	12	0	0	153	471
% Change	-6.7	0.0	-84.3	-100.0	-50.0	n/a	n/a	-100.0	-54.6
UNDER CONSTRUCTION									
August 2016	152	14	63	0	25	164	8	0	426
August 2015	117	12	94	0	24	0	0	207	454
% Change	29.9	16.7	-33.0	n/a	4.2	n/a	n/a	-100.0	-6.2
COMPLETIONS									
August 2016	8	2	0	0	7	0	0	0	17
August 2015	33	0	21	0	0	0	0	0	54
% Change	-75.8	n/a	-100.0	n/a	n/a	n/a	n/a	n/a	-68.5
Year-to-date 2016	129	8	95	0	12	0	0	0	244
Year-to-date 2015	207	2	32	6	30	0	3	4	284
% Change	-37.7	**	196.9	-100.0	-60.0	n/a	-100.0	-100.0	-14.1
COMPLETED & NOT ABSORBED									
August 2016	14	8	8	0	6	0	n/a	n/a	36
August 2015	23	2	6	0	10	0	n/a	n/a	41
% Change	-39.1	**	33.3	n/a	-40.0	n/a	n/a	n/a	-12.2
ABSORBED									
August 2016	11	0	3	0	6	0	n/a	n/a	20
August 2015	27	0	16	0	0	0	n/a	n/a	43
% Change	-59.3	n/a	-81.3	n/a	n/a	n/a	n/a	n/a	-53.5
Year-to-date 2016	150	6	96	0	16	0	n/a	n/a	268
Year-to-date 2015	211	0	26	7	30	0	n/a	n/a	274
% Change	-28.9	n/a	**	-100.0	-46.7	n/a	n/a	n/a	-2.2

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
August 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
August 2016	45	2	27	0	0	0	0	100	174
August 2015	90	0	24	0	0	0	0	0	114
Former Hamilton City									
August 2016	13	2	0	0	0	0	0	100	115
August 2015	20	0	0	0	0	0	0	0	20
Stoney Creek City									
August 2016	7	0	0	0	0	0	0	0	7
August 2015	12	0	0	0	0	0	0	0	12
Ancaster City									
August 2016	5	0	0	0	0	0	0	0	5
August 2015	14	0	5	0	0	0	0	0	19
Dundas Town									
August 2016	0	0	0	0	0	0	0	0	0
August 2015	0	0	0	0	0	0	0	0	0
Flamborough									
August 2016	8	0	17	0	0	0	0	0	25
August 2015	4	0	0	0	0	0	0	0	4
Glanbrook									
August 2016	12	0	10	0	0	0	0	0	22
August 2015	40	0	19	0	0	0	0	0	59
City of Burlington									
August 2016	2	0	0	0	0	0	0	0	2
August 2015	2	4	0	0	0	32	0	0	38
Grimsby									
August 2016	3	0	0	0	0	0	0	0	3
August 2015	1	0	0	0	0	0	0	0	1
Hamilton CMA									
August 2016	50	2	27	0	0	0	0	100	179
August 2015	93	4	24	0	0	32	0	0	153
Brant County									
August 2016	17	0	0	0	0	0	0	0	17
August 2015	4	6	6	0	0	0	0	0	16
Brantford City									
August 2016	1	6	0	0	0	0	0	0	7
August 2015	24	0	19	0	0	0	0	0	43
Brantford CMA									
August 2016	18	6	0	0	0	0	0	0	24
August 2015	28	6	25	0	0	0	0	0	59

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
August 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Hamilton									
August 2016	473	78	605	0	6	191	120	275	1,748
August 2015	641	4	328	0	23	161	146	120	1,423
Former Hamilton City									
August 2016	80	8	80	0	0	191	120	147	626
August 2015	131	2	31	0	0	161	132	120	577
Stoney Creek City									
August 2016	109	70	67	0	6	0	0	128	380
August 2015	172	0	166	0	16	0	14	0	368
Ancaster City									
August 2016	39	0	80	0	0	0	0	0	119
August 2015	52	0	16	0	0	0	0	0	68
Dundas Town									
August 2016	4	0	0	0	0	0	0	0	4
August 2015	2	2	0	0	0	0	0	0	4
Flamborough									
August 2016	150	0	143	0	0	0	0	0	293
August 2015	15	0	56	0	0	0	0	0	71
Glanbrook									
August 2016	91	0	235	0	0	0	0	0	326
August 2015	269	0	59	0	7	0	0	0	335
City of Burlington									
August 2016	65	0	12	4	13	685	0	0	779
August 2015	89	8	31	0	39	133	0	155	455
Grimsby									
August 2016	12	2	83	0	0	120	0	0	217
August 2015	23	0	0	2	0	0	0	4	29
Hamilton CMA									
August 2016	550	80	700	4	19	996	120	275	2,744
August 2015	753	12	359	2	62	294	146	279	1,907
Brant County									
August 2016	60	8	30	0	0	0	8	0	106
August 2015	47	10	32	0	0	0	0	0	89
Brantford City									
August 2016	92	6	33	0	25	164	0	0	320
August 2015	70	2	62	0	24	0	0	207	365
Brantford CMA									
August 2016	152	14	63	0	25	164	8	0	426
August 2015	117	12	94	0	24	0	0	207	454

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
August 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
August 2016	39	8	30	0	0	0	0	0	77
August 2015	55	4	14	0	44	0	0	0	117
Former Hamilton City									
August 2016	3	0	6	0	0	0	0	0	9
August 2015	16	0	0	0	0	0	0	0	16
Stoney Creek City									
August 2016	3	6	6	0	0	0	0	0	15
August 2015	13	4	8	0	31	0	0	0	56
Ancaster City									
August 2016	5	0	0	0	0	0	0	0	5
August 2015	10	0	0	0	0	0	0	0	10
Dundas Town									
August 2016	1	2	0	0	0	0	0	0	3
August 2015	0	0	0	0	0	0	0	0	0
Flamborough									
August 2016	19	0	0	0	0	0	0	0	19
August 2015	6	0	0	0	0	0	0	0	6
Glanbrook									
August 2016	8	0	18	0	0	0	0	0	26
August 2015	10	0	6	0	13	0	0	0	29
City of Burlington									
August 2016	2	4	0	0	0	0	0	155	161
August 2015	19	0	0	0	0	78	0	0	97
Grimsby									
August 2016	1	0	0	0	0	0	0	0	1
August 2015	2	0	0	0	0	0	0	0	2
Hamilton CMA									
August 2016	42	12	30	0	0	0	0	155	239
August 2015	76	4	14	0	44	78	0	0	216
Brant County									
August 2016	5	0	0	0	0	0	0	0	5
August 2015	2	0	16	0	0	0	0	0	18
Brantford City									
August 2016	3	2	0	0	7	0	0	0	12
August 2015	31	0	5	0	0	0	0	0	36
Brantford CMA									
August 2016	8	2	0	0	7	0	0	0	17
August 2015	33	0	21	0	0	0	0	0	54

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
August 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
City of Hamilton									
August 2016	68	25	124	0	17	3	n/a	n/a	237
August 2015	62	0	69	0	50	15	n/a	n/a	196
Former Hamilton City									
August 2016	8	0	7	0	0	0	n/a	n/a	15
August 2015	3	0	2	0	0	12	n/a	n/a	17
Stoney Creek City									
August 2016	21	25	38	0	15	0	n/a	n/a	99
August 2015	26	0	28	0	33	0	n/a	n/a	87
Ancaster City									
August 2016	7	0	9	0	0	0	n/a	n/a	16
August 2015	10	0	3	0	0	0	n/a	n/a	13
Dundas Town									
August 2016	0	0	0	0	0	0	n/a	n/a	0
August 2015	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
August 2016	6	0	14	0	0	3	n/a	n/a	23
August 2015	1	0	0	0	0	3	n/a	n/a	4
Glanbrook									
August 2016	26	0	56	0	2	0	n/a	n/a	84
August 2015	22	0	36	0	17	0	n/a	n/a	75
City of Burlington									
August 2016	0	1	0	0	0	0	n/a	n/a	1
August 2015	12	0	3	0	0	58	n/a	n/a	73
Grimsby									
August 2016	6	0	22	0	0	0	n/a	n/a	28
August 2015	3	0	25	0	0	0	n/a	n/a	28
Hamilton CMA									
August 2016	74	26	146	0	17	3	n/a	n/a	266
August 2015	77	0	97	0	50	73	n/a	n/a	297
Brant County									
August 2016	5	4	0	0	1	0	n/a	n/a	10
August 2015	6	0	0	0	1	0	n/a	n/a	7
Brantford City									
August 2016	9	4	8	0	5	0	n/a	n/a	26
August 2015	17	2	6	0	9	0	n/a	n/a	34
Brantford CMA									
August 2016	14	8	8	0	6	0	n/a	n/a	36
August 2015	23	2	6	0	10	0	n/a	n/a	41

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
August 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Hamilton									
August 2016	42	6	55	0	0	0	n/a	n/a	103
August 2015	59	6	4	0	12	0	n/a	n/a	81
Former Hamilton City									
August 2016	3	0	3	0	0	0	n/a	n/a	6
August 2015	16	0	0	0	0	0	n/a	n/a	16
Stoney Creek City									
August 2016	7	4	26	0	0	0	n/a	n/a	37
August 2015	17	6	2	0	2	0	n/a	n/a	27
Ancaster City									
August 2016	5	0	0	0	0	0	n/a	n/a	5
August 2015	12	0	0	0	0	0	n/a	n/a	12
Dundas Town									
August 2016	1	2	0	0	0	0	n/a	n/a	3
August 2015	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
August 2016	13	0	0	0	0	0	n/a	n/a	13
August 2015	6	0	0	0	0	0	n/a	n/a	6
Glanbrook									
August 2016	13	0	26	0	0	0	n/a	n/a	39
August 2015	8	0	2	0	10	0	n/a	n/a	20
City of Burlington									
August 2016	8	4	0	0	0	0	n/a	n/a	12
August 2015	20	0	0	0	0	20	n/a	n/a	40
Grimsby									
August 2016	4	0	0	0	0	0	n/a	n/a	4
August 2015	2	0	3	0	0	0	n/a	n/a	5
Hamilton CMA									
August 2016	54	10	55	0	0	0	n/a	n/a	119
August 2015	81	6	7	0	12	20	n/a	n/a	126
Brant County									
August 2016	8	0	0	0	0	0	n/a	n/a	8
August 2015	0	0	16	0	0	0	n/a	n/a	16
Brantford City									
August 2016	3	0	3	0	6	0	n/a	n/a	12
August 2015	27	0	0	0	0	0	n/a	n/a	27
Brantford CMA									
August 2016	11	0	3	0	6	0	n/a	n/a	20
August 2015	27	0	16	0	0	0	n/a	n/a	43

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3a: History of Housing Starts of Hamilton CMA 2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	1,116	22	514	6	44	350	2	0	2,054
% Change	-2.4	-80.0	-37.7	-40.0	-81.7	-7.4	n/a	-100.0	-27.5
2014	1,143	110	825	10	240	378	0	126	2,832
% Change	-0.6	12.2	91.9	11.1	-22.6	11.5	-100.0	-64.9	4.5
2013	1,150	98	430	9	310	339	14	359	2,709
% Change	-16.9	6.5	-30.4	80.0	-10.4	-10.8	-82.1	**	-8.8
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Brantford CMA 2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	264	16	184	1	19	152	0	153	789
% Change	0.4	**	**	-93.3	-63.5	n/a	-100.0	155.0	89.7
2014	263	2	16	15	52	0	8	60	416
% Change	0.8	-80.0	-80.7	n/a	23.8	n/a	n/a	n/a	5.1
2013	261	10	83	0	42	0	0	0	396
% Change	-8.7	-16.7	23.9	n/a	27.3	n/a	-100.0	n/a	-1.5
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
August 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Aug 2016	Aug 2015	Aug 2016	Aug 2015	Aug 2016	Aug 2015	Aug 2016	Aug 2015	Aug 2016	Aug 2015	% Change
Hamilton CMA	50	93	2	4	27	24	100	32	179	153	17.0
City of Hamilton	45	90	2	0	27	24	100	0	174	114	52.6
Former Hamilton City	13	20	2	0	0	0	100	0	115	20	**
Stoney Creek City	7	12	0	0	0	0	0	0	7	12	-41.7
Ancaster City	5	14	0	0	0	5	0	0	5	19	-73.7
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	8	4	0	0	17	0	0	0	25	4	**
Glanbrook	12	40	0	0	10	19	0	0	22	59	-62.7
City of Burlington	2	2	0	4	0	0	0	32	2	38	-94.7
Grimsby	3	1	0	0	0	0	0	0	3	1	200.0
Brantford CMA	18	28	6	6	0	25	0	0	24	59	-59.3
Brant County	17	4	0	6	0	6	0	0	17	16	6.3
Brantford City	1	24	6	0	0	19	0	0	7	43	-83.7

Table 2.1: Starts by Submarket and by Dwelling Type
January - August 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Hamilton CMA	519	775	110	12	647	294	650	87	1,926	1,168	64.9
City of Hamilton	483	713	110	8	647	251	228	0	1,468	972	51.0
Former Hamilton City	70	151	8	4	72	31	100	0	250	186	34.4
Stoney Creek City	111	202	102	2	104	141	128	0	445	345	29.0
Ancaster City	37	58	0	0	80	16	0	0	117	74	58.1
Dundas Town	4	2	0	2	0	0	0	0	4	4	0.0
Flamborough	170	21	0	0	143	31	0	0	313	52	**
Glanbrook	91	279	0	0	248	32	0	0	339	311	9.0
City of Burlington	28	37	0	4	0	43	302	87	330	171	93.0
Grimsby	8	25	0	0	0	0	120	0	128	25	**
Brantford CMA	168	181	10	10	24	127	12	153	214	471	-54.6
Brant County	78	50	2	8	0	48	0	0	80	106	-24.5
Brantford City	90	131	8	2	24	79	12	153	134	365	-63.3

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
August 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Aug 2016	Aug 2015	Aug 2016	Aug 2015	Aug 2016	Aug 2015	Aug 2016	Aug 2015
Hamilton CMA	27	24	0	0	0	32	100	0
City of Hamilton	27	24	0	0	0	0	100	0
Former Hamilton City	0	0	0	0	0	0	100	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	0	5	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	17	0	0	0	0	0	0	0
Glanbrook	10	19	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	32	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	0	25	0	0	0	0	0	0
Brant County	0	6	0	0	0	0	0	0
Brantford City	0	19	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - August 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	647	294	0	0	422	87	228	0
City of Hamilton	647	251	0	0	0	0	228	0
Former Hamilton City	72	31	0	0	0	0	100	0
Stoney Creek City	104	141	0	0	0	0	128	0
Ancaster City	80	16	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	143	31	0	0	0	0	0	0
Glanbrook	248	32	0	0	0	0	0	0
City of Burlington	0	43	0	0	302	87	0	0
Grimsby	0	0	0	0	120	0	0	0
Brantford CMA	24	127	0	0	12	0	0	153
Brant County	0	48	0	0	0	0	0	0
Brantford City	24	79	0	0	12	0	0	153

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
August 2016

Submarket	Freehold		Condominium		Rental		Total*	
	Aug 2016	Aug 2015	Aug 2016	Aug 2015	Aug 2016	Aug 2015	Aug 2016	Aug 2015
Hamilton CMA	79	121	0	32	100	0	179	153
City of Hamilton	74	114	0	0	100	0	174	114
Former Hamilton City	15	20	0	0	100	0	115	20
Stoney Creek City	7	12	0	0	0	0	7	12
Ancaster City	5	19	0	0	0	0	5	19
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	25	4	0	0	0	0	25	4
Glanbrook	22	59	0	0	0	0	22	59
City of Burlington	2	6	0	32	0	0	2	38
Grimsby	3	1	0	0	0	0	3	1
Brantford CMA	24	59	0	0	0	0	24	59
Brant County	17	16	0	0	0	0	17	16
Brantford City	7	43	0	0	0	0	7	43

Table 2.5: Starts by Submarket and by Intended Market
January - August 2016

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	1,276	1,033	422	133	228	2	1,926	1,168
City of Hamilton	1,240	951	0	19	228	2	1,468	972
Former Hamilton City	150	184	0	0	100	2	250	186
Stoney Creek City	317	326	0	19	128	0	445	345
Ancaster City	117	74	0	0	0	0	117	74
Dundas Town	4	4	0	0	0	0	4	4
Flamborough	313	52	0	0	0	0	313	52
Glanbrook	339	311	0	0	0	0	339	311
City of Burlington	28	59	302	112	0	0	330	171
Grimsby	8	23	120	2	0	0	128	25
Brantford CMA	196	305	18	13	0	153	214	471
Brant County	80	105	0	1	0	0	80	106
Brantford City	116	200	18	12	0	153	134	365

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
August 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Aug 2016	Aug 2015	Aug 2016	Aug 2015	Aug 2016	Aug 2015	Aug 2016	Aug 2015	Aug 2016	Aug 2015	% Change
Hamilton CMA	42	76	12	4	30	58	155	78	239	216	10.6
City of Hamilton	39	55	8	4	30	58	0	0	77	117	-34.2
Former Hamilton City	3	16	0	0	6	0	0	0	9	16	-43.8
Stoney Creek City	3	13	6	4	6	39	0	0	15	56	-73.2
Ancaster City	5	10	0	0	0	0	0	0	5	10	-50.0
Dundas Town	1	0	2	0	0	0	0	0	3	0	n/a
Flamborough	19	6	0	0	0	0	0	0	19	6	**
Glanbrook	8	10	0	0	18	19	0	0	26	29	-10.3
City of Burlington	2	19	4	0	0	0	155	78	161	97	66.0
Grimsby	1	2	0	0	0	0	0	0	1	2	-50.0
Brantford CMA	8	33	2	0	7	21	0	0	17	54	-68.5
Brant County	5	2	0	0	0	16	0	0	5	18	-72.2
Brantford City	3	31	2	0	7	5	0	0	12	36	-66.7

Table 3.1: Completions by Submarket and by Dwelling Type
January - August 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Hamilton CMA	565	691	48	102	352	727	268	461	1,233	1,981	-37.8
City of Hamilton	503	559	44	102	342	502	91	225	980	1,388	-29.4
Former Hamilton City	70	115	8	56	27	66	91	121	196	358	-45.3
Stoney Creek City	67	192	32	42	124	190	0	65	223	489	-54.4
Ancaster City	44	77	0	0	40	42	0	39	84	158	-46.8
Dundas Town	5	3	2	0	0	0	0	0	7	3	133.3
Flamborough	33	88	0	4	21	63	0	0	54	155	-65.2
Glanbrook	284	84	2	0	130	141	0	0	416	225	84.9
City of Burlington	33	56	4	0	10	69	177	203	224	328	-31.7
Grimsby	29	76	0	0	0	156	0	33	29	265	-89.1
Brantford CMA	129	213	8	2	107	65	0	4	244	284	-14.1
Brant County	61	59	6	0	11	20	0	0	78	79	-1.3
Brantford City	68	154	2	2	96	45	0	4	166	205	-19.0

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
August 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Aug 2016	Aug 2015	Aug 2016	Aug 2015	Aug 2016	Aug 2015	Aug 2016	Aug 2015
Hamilton CMA	30	58	0	0	0	78	155	0
City of Hamilton	30	58	0	0	0	0	0	0
Former Hamilton City	6	0	0	0	0	0	0	0
Stoney Creek City	6	39	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	18	19	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	78	155	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	7	21	0	0	0	0	0	0
Brant County	0	16	0	0	0	0	0	0
Brantford City	7	5	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - August 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	338	691	14	36	22	301	246	160
City of Hamilton	328	466	14	36	0	213	91	12
Former Hamilton City	27	30	0	36	0	119	91	2
Stoney Creek City	110	190	14	0	0	55	0	10
Ancaster City	40	42	0	0	0	39	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	21	63	0	0	0	0	0	0
Glanbrook	130	141	0	0	0	0	0	0
City of Burlington	10	69	0	0	22	88	155	115
Grimsby	0	156	0	0	0	0	0	33
Brantford CMA	107	62	0	3	0	0	0	4
Brant County	11	20	0	0	0	0	0	0
Brantford City	96	42	0	3	0	0	0	4

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
August 2016

Submarket	Freehold		Condominium		Rental		Total*	
	Aug 2016	Aug 2015	Aug 2016	Aug 2015	Aug 2016	Aug 2015	Aug 2016	Aug 2015
Hamilton CMA	84	94	0	122	155	0	239	216
City of Hamilton	77	73	0	44	0	0	77	117
Former Hamilton City	9	16	0	0	0	0	9	16
Stoney Creek City	15	25	0	31	0	0	15	56
Ancaster City	5	10	0	0	0	0	5	10
Dundas Town	3	0	0	0	0	0	3	0
Flamborough	19	6	0	0	0	0	19	6
Glanbrook	26	16	0	13	0	0	26	29
City of Burlington	6	19	0	78	155	0	161	97
Grimsby	1	2	0	0	0	0	1	2
Brantford CMA	10	54	7	0	0	0	17	54
Brant County	5	18	0	0	0	0	5	18
Brantford City	5	36	7	0	0	0	12	36

Table 3.5: Completions by Submarket and by Intended Market
January - August 2016

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	941	1,288	32	495	260	198	1,233	1,981
City of Hamilton	875	994	0	344	105	50	980	1,388
Former Hamilton City	105	185	0	133	91	40	196	358
Stoney Creek City	209	367	0	112	14	10	223	489
Ancaster City	84	119	0	39	0	0	84	158
Dundas Town	7	3	0	0	0	0	7	3
Flamborough	54	152	0	3	0	0	54	155
Glanbrook	416	168	0	57	0	0	416	225
City of Burlington	37	85	32	128	155	115	224	328
Grimsby	29	209	0	23	0	33	29	265
Brantford CMA	232	241	12	36	0	7	244	284
Brant County	78	69	0	10	0	0	78	79
Brantford City	154	172	12	26	0	7	166	205

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
August 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
August 2016	2	4.8	9	21.4	10	23.8	9	21.4	12	28.6	42	450,000	487,870
August 2015	10	16.9	9	15.3	5	8.5	13	22.0	22	37.3	59	480,000	503,703
Year-to-date 2016	83	15.7	94	17.7	105	19.8	108	20.4	140	26.4	530	450,000	469,825
Year-to-date 2015	57	10.6	95	17.7	43	8.0	133	24.7	210	39.0	538	490,000	504,015
Former Hamilton City													
August 2016	1	33.3	0	0.0	1	33.3	0	0.0	1	33.3	3	-	-
August 2015	4	25.0	4	25.0	1	6.3	6	37.5	1	6.3	16	-	-
Year-to-date 2016	13	16.5	8	10.1	13	16.5	25	31.6	20	25.3	79	-	449,229
Year-to-date 2015	14	12.3	21	18.4	13	11.4	45	39.5	21	18.4	114	-	-
Stoney Creek City													
August 2016	0	0.0	1	14.3	1	14.3	1	14.3	4	57.1	7	-	-
August 2015	4	23.5	4	23.5	1	5.9	3	17.6	5	29.4	17	-	-
Year-to-date 2016	4	5.6	8	11.1	10	13.9	12	16.7	38	52.8	72	-	520,429
Year-to-date 2015	14	8.1	25	14.5	13	7.6	30	17.4	90	52.3	172	490,000	515,520
Ancaster City													
August 2016	0	0.0	0	0.0	0	0.0	0	0.0	5	100.0	5	-	-
August 2015	0	0.0	0	0.0	1	8.3	1	8.3	10	83.3	12	-	576,360
Year-to-date 2016	2	4.2	2	4.2	7	14.6	5	10.4	32	66.7	48	-	535,299
Year-to-date 2015	4	5.0	0	0.0	3	3.8	14	17.5	59	73.8	80	555,000	639,037
Dundas Town													
August 2016	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
August 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2016	0	0.0	1	20.0	1	20.0	0	0.0	3	60.0	5	-	-
Year-to-date 2015	0	0.0	0	0.0	0	0.0	1	33.3	2	66.7	3	-	-
Flamborough													
August 2016	1	7.7	6	46.2	3	23.1	3	23.1	0	0.0	13	-	412,792
August 2015	0	0.0	0	0.0	0	0.0	2	33.3	4	66.7	6	-	-
Year-to-date 2016	2	7.1	6	21.4	4	14.3	4	14.3	12	42.9	28	-	412,792
Year-to-date 2015	14	15.6	33	36.7	3	3.3	23	25.6	17	18.9	90	-	352,007
Glanbrook													
August 2016	0	0.0	2	15.4	5	38.5	5	38.5	1	7.7	13	-	458,414
August 2015	2	25.0	1	12.5	2	25.0	1	12.5	2	25.0	8	-	-
Year-to-date 2016	62	20.8	69	23.2	70	23.5	62	20.8	35	11.7	298	450,000	439,304
Year-to-date 2015	11	13.9	16	20.3	11	13.9	20	25.3	21	26.6	79	-	451,493
City of Burlington													
August 2016	0	0.0	0	0.0	0	0.0	0	0.0	8	100.0	8	-	-
August 2015	0	0.0	0	0.0	0	0.0	0	0.0	20	100.0	20	-	-
Year-to-date 2016	0	0.0	0	0.0	0	0.0	0	0.0	40	100.0	40	-	1,561,700
Year-to-date 2015	0	0.0	0	0.0	0	0.0	0	0.0	50	100.0	50	-	1,499,230
Grimsby													
August 2016	0	0.0	0	0.0	0	0.0	2	50.0	2	50.0	4	-	544,723
August 2015	0	0.0	1	50.0	0	0.0	0	0.0	1	50.0	2	-	-
Year-to-date 2016	1	3.3	3	10.0	2	6.7	7	23.3	17	56.7	30	-	582,038
Year-to-date 2015	9	10.5	22	25.6	21	24.4	15	17.4	19	22.1	86	-	440,289

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
August 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
August 2016	2	3.7	9	16.7	10	18.5	11	20.4	22	40.7	54	485,000	553,582
August 2015	10	12.3	10	12.3	5	6.2	13	16.0	43	53.1	81	530,000	648,910
Year-to-date 2016	84	14.0	97	16.2	107	17.8	115	19.2	197	32.8	600	460,000	534,145
Year-to-date 2015	66	9.8	117	17.4	64	9.5	148	22.0	279	41.4	674	490,000	559,558

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
August 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant County													
August 2016	0	0.0	2	25.0	1	12.5	2	25.0	3	37.5	8	-	-
August 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2016	7	10.4	12	17.9	10	14.9	8	11.9	30	44.8	67	-	500,797
Year-to-date 2015	7	10.9	6	9.4	9	14.1	7	10.9	35	54.7	64	550,000	528,287
Brantford City													
August 2016	0	0.0	3	100.0	0	0.0	0	0.0	0	0.0	3	-	-
August 2015	2	7.7	9	34.6	2	7.7	9	34.6	4	15.4	26	450,000	438,765
Year-to-date 2016	21	25.6	35	42.7	12	14.6	7	8.5	7	8.5	82	-	382,780
Year-to-date 2015	42	27.8	36	23.8	26	17.2	28	18.5	19	12.6	151	405,000	403,174
Brantford CMA													
August 2016	0	0.0	5	45.5	1	9.1	2	18.2	3	27.3	11	445,000	461,002
August 2015	2	7.7	9	34.6	2	7.7	9	34.6	4	15.4	26	450,000	438,765
Year-to-date 2016	28	18.8	47	31.5	22	14.8	15	10.1	37	24.8	149	400,000	434,534
Year-to-date 2015	49	22.8	42	19.5	35	16.3	35	16.3	54	25.1	215	422,500	440,468

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units August 2016						
Submarket	Aug 2016	Aug 2015	% Change	YTD 2016	YTD 2015	% Change
Hamilton CMA	553,582	648,910	-14.7	534,145	559,558	-4.5
City of Hamilton	487,870	503,703	-3.1	469,825	504,015	-6.8
Former Hamilton City	-	-	n/a	449,229	-	n/a
Stoney Creek City	-	-	n/a	520,429	515,520	1.0
Ancaster City	-	576,360	n/a	535,299	639,037	-16.2
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	412,792	-	n/a	412,792	352,007	17.3
Glanbrook	458,414	-	n/a	439,304	451,493	-2.7
City of Burlington	-	-	n/a	1,561,700	1,499,230	4.2
Grimsby	544,723	-	n/a	582,038	440,289	32.2
Brantford CMA	461,002	438,765	5.1	434,534	440,468	-1.3
Brant County	-	-	n/a	500,797	528,287	-5.2
Brantford City	-	438,765	n/a	382,780	403,174	-5.1

Source: CMHC (Market Absorption Survey)

Figure 5.1a: MLS® Residential Average Price for Hamilton

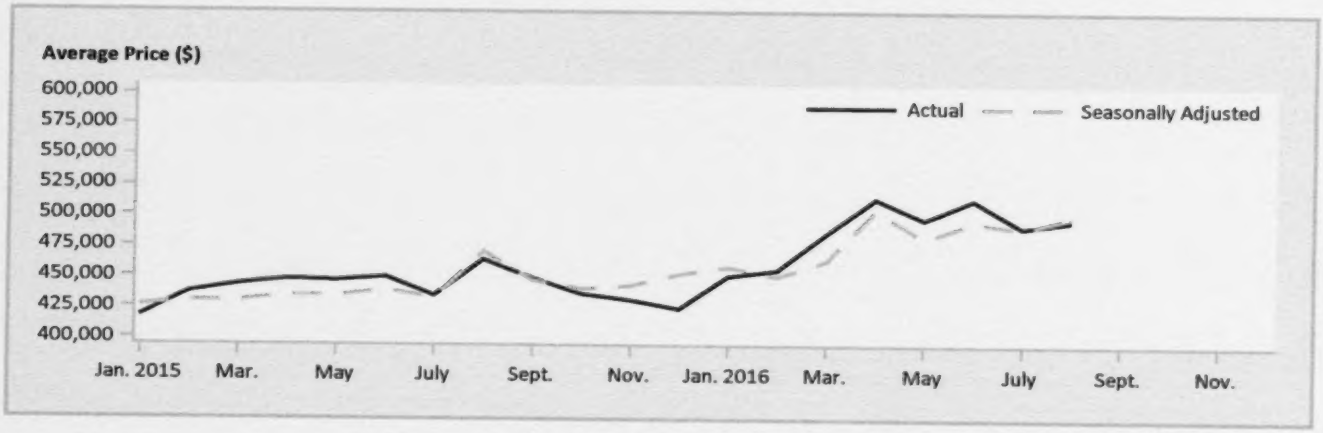


Figure 5.2a: MLS® Residential Sales for Hamilton

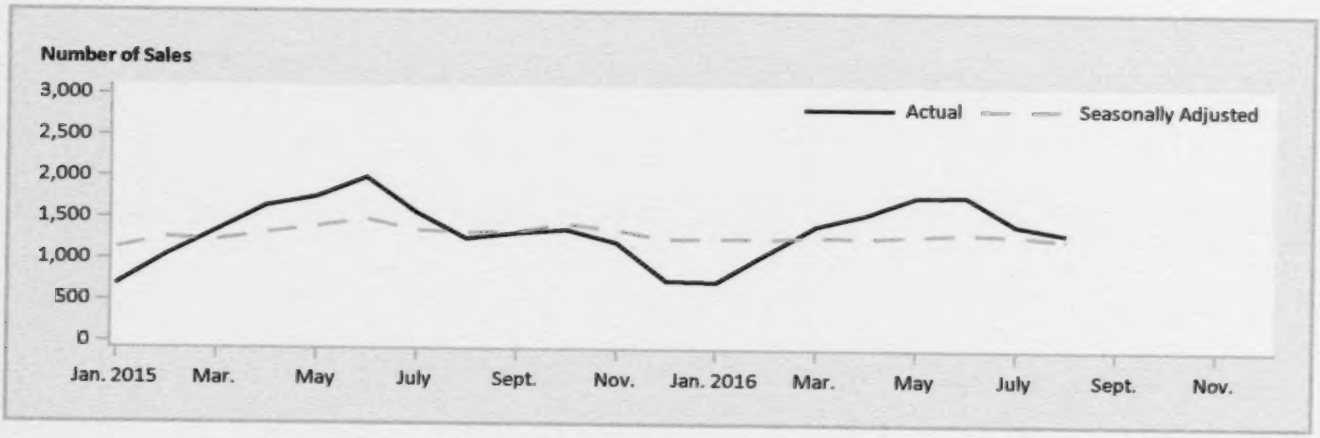
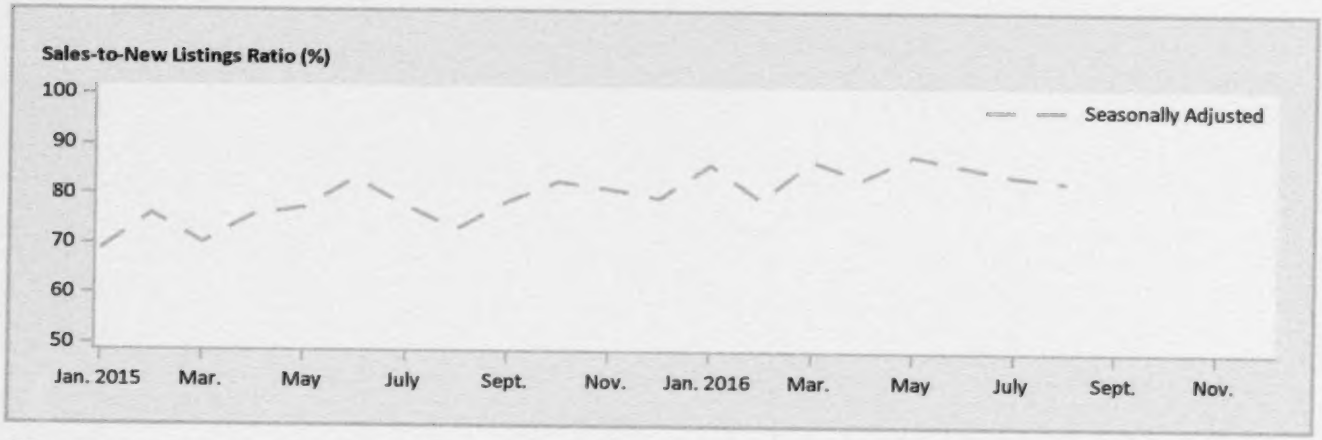


Figure 5.3a: MLS® Residential Sales- to- New Listings Ratio for Hamilton



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Source: CREA / Haver Analytics

Figure 5.1b: MLS® Residential Average Price for Brantford

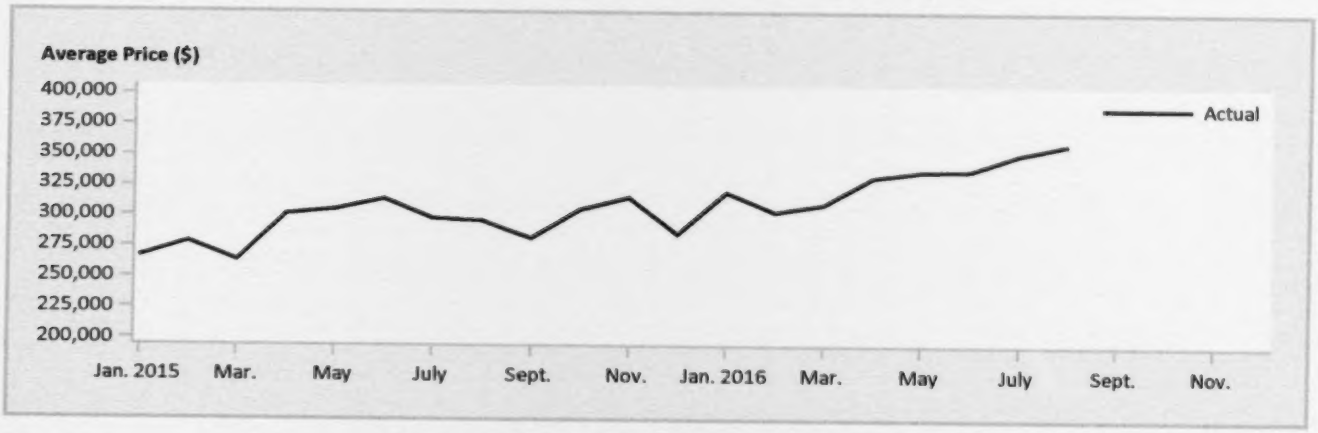


Figure 5.2b: MLS® Residential Sales for Brantford

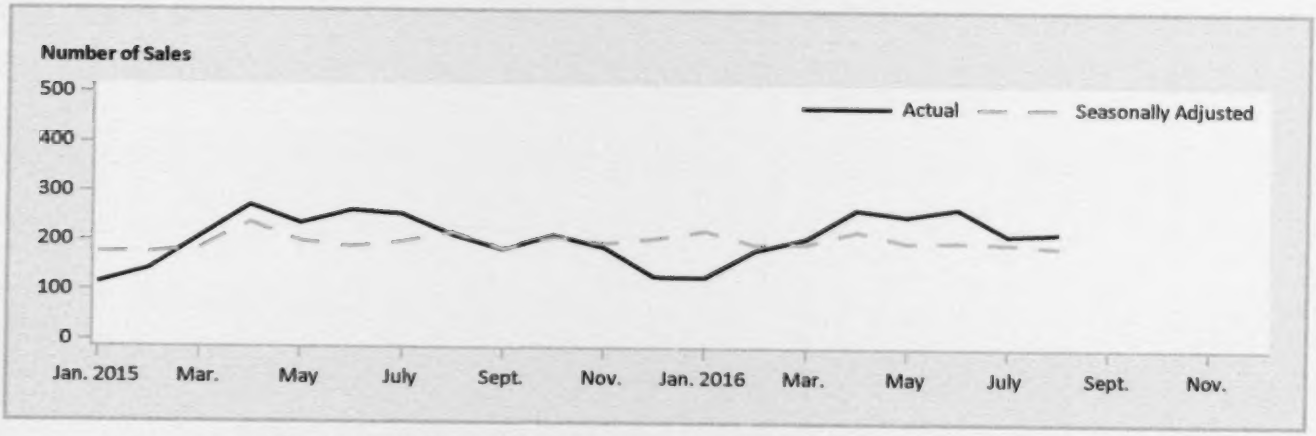
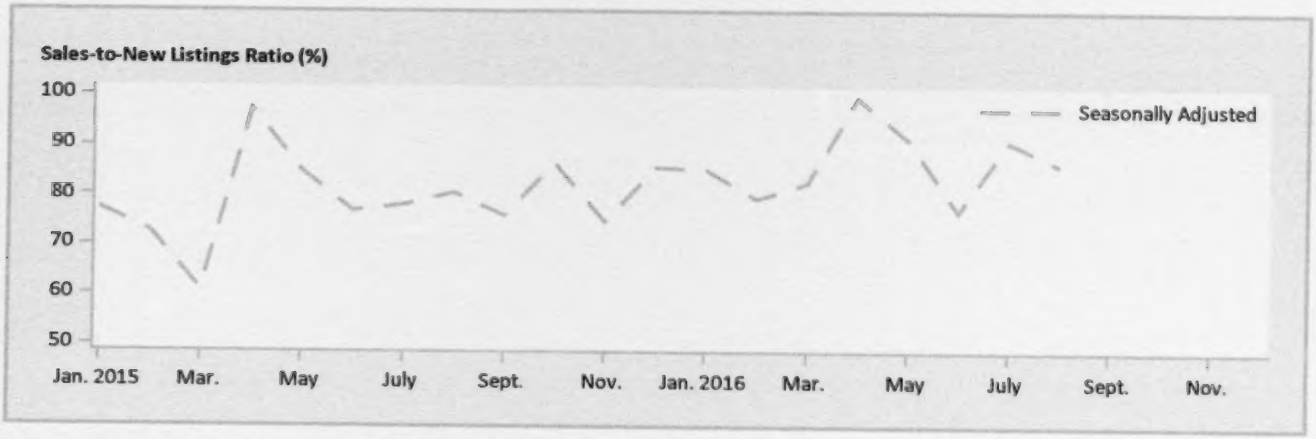


Figure 5.3b: MLS® Residential Sales- to- New Listings Ratio for Brantford



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Source: CREA / Haver Analytics
Note: Seasonally adjusted data of average price are not available at the time of publication.

Table 6a: Economic Indicators
August 2016

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	113.5	125.3	379.5	5.6	62.9	914
	February	567	2.89	4.74	113.4	126.2	378.5	5.4	62.6	917
	March	567	2.89	4.74	113.6	127.1	379.1	5.4	62.6	919
	April	561	2.89	4.64	113.6	126.9	381.1	5.1	62.7	923
	May	561	2.89	4.64	114.0	127.7	385.9	5.0	63.3	928
	June	561	2.89	4.64	114.4	128.2	387.8	5.3	63.8	928
	July	561	2.89	4.64	115.1	128.4	392.2	5.4	64.5	941
	August	561	2.89	4.64	116.0	128.0	392.1	5.2	64.4	945
	September	561	2.89	4.64	116.1	127.8	391.3	5.3	64.2	956
	October	561	2.89	4.64	116.5	127.9	385.7	5.6	63.4	947
	November	561	3.14	4.64	116.6	127.9	386.4	6.0	63.8	951
	December	561	3.14	4.64	116.6	127.5	385.4	5.9	63.5	953
2016	January	561	3.14	4.64	116.7	127.8	383.8	6.4	63.5	971
	February	561	3.14	4.64	117.3	128.2	383.4	6.1	63.1	986
	March	561	3.14	4.64	117.3	129.0	384.1	5.9	63.1	985
	April	561	3.14	4.64	117.3	129.6	387.8	5.4	63.3	977
	May	561	3.14	4.64	117.5	130.1	383.7	5.8	62.8	954
	June	561	3.14	4.64	117.5	130.4	382.0	6.0	62.6	949
	July	567	3.14	4.74	118.3	130.3	378.8	6.1	62.1	946
	August	567	3.14	4.74		129.9	378.7	6.2	62.1	950
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
August 2016

		Interest Rates			NHPI, Total, Ontario CMA 2007=100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	119.7	125.3	70.8	6.0	67.6	858
	February	567	2.89	4.74	120.1	126.2	72.4	5.5	68.8	856
	March	567	2.89	4.74	120.3	127.1	73.5	5.4	69.6	854
	April	561	2.89	4.64	120.6	126.9	72.6	5.2	68.7	861
	May	561	2.89	4.64	121.0	127.7	70.0	5.8	66.6	863
	June	561	2.89	4.64	121.5	128.2	68.0	6.1	64.8	863
	July	561	2.89	4.64	121.9	128.4	67.4	7.0	64.8	866
	August	561	2.89	4.64	122.5	128.0	67.7	7.0	65.1	858
	September	561	2.89	4.64	122.7	127.8	67.8	6.4	64.6	867
	October	561	2.89	4.64	123.1	127.9	68.0	5.3	64.0	867
	November	561	3.14	4.64	123.4	127.9	67.5	5.3	63.5	876
	December	561	3.14	4.64	123.5	127.5	68.5	4.9	64.2	875
2016	January	561	3.14	4.64	123.7	127.8	68.3	5.8	64.6	874
	February	561	3.14	4.64	124.2	128.2	68.7	5.8	64.9	873
	March	561	3.14	4.64	124.5	129.0	68.3	6.9	65.2	867
	April	561	3.14	4.64	125.1	129.6	68.4	7.2	65.5	869
	May	561	3.14	4.64	126.9	130.1	69.0	7.5	66.2	869
	June	561	3.14	4.64	127.4	130.4	69.5	6.5	65.8	874
	July	567	3.14	4.74	128.4	130.3	69.9	5.5	65.5	867
	August	567	3.14	4.74		129.9	69.3	6.1	65.3	870
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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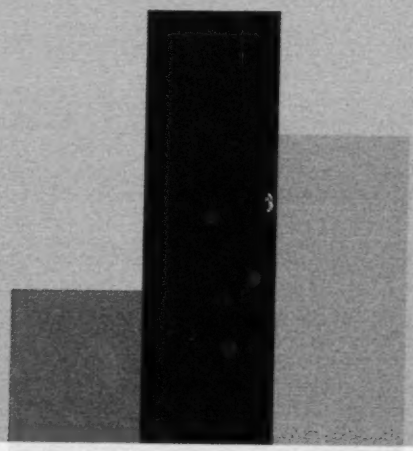

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